

Information to identify the case:			
Debtor 1:	Mark B. Engel		Social Security number or ITIN: xxx-xx-2811
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 11 5/28/19
Case number:	19-20646-KCF		Date case converted to chapter: 7 2/20/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mark B. Engel	
2. All other names used in the last 8 years		
3. Address	40 Steven Ln Lakewood, NJ 08701-1545	
4. Debtor's attorney Name and address	Timothy P. Neumann Broege, Neumann, Fischer & Shaver 25 Abe Voorhees Drive Manasquan, NJ 08736	Contact phone 732-223-8484 Email: timothy.neumann25@gmail.com
5. Bankruptcy trustee Name and address	Andrea Dobin McManimon, Scotland & Baumann, LLC 427 Riverview Plaza Trenton, NJ 08611	Contact phone (609) 695-6070

For more information, see page 2 >

Debtor **Mark B. Engel**

Case number **19-20646-KCF**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 2/24/20
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7. Meeting of creditors	March 18, 2020 at 02:00 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 5/18/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.		
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Deadline to object to exemptions:		
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
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10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Mark B. Engel
DebtorCase No. 19-20646-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 21

Date Rcvd: Feb 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2020.

db Mark B. Engel, 40 Steven Ln, Lakewood, NJ 08701-1545
 518269750 Caitlyn Lopez, Esq., Stern Lavinthal & Frankenberg, LLC, 105 Eisenhower Pkwy, Roseland, NJ 07068-1640
 518495126 MTGLQ Investors, L.P., c/o NewRez LLC dba Shellpoint Mortgage S, P.O. Box 10826, Greenville, SC 29603-0826
 518504750 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
 518493289 +NEW CENTURY FINANCIAL SERVICES, INC, Pressler, Felt & Warshaw, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
 518269752 NJNG, PO Box 11743, Newark, NJ 07101-4743
 518269753 Rushmore Loan Management Services, Customer Service Department, PO Box 52708, Irvine, CA 92619-2708
 518269754 TD Bank. N.A., PO Box 100290, Columbia, SC 29202-3290
 518501138 +U.S. Bank National Association, Rushmore Loan Management Services, POB 55004, Irvine, CA 92619-5004
 518497451 +U.S. Bank National Association, et al, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
 518607557 +VW Credit Inc. dba Audi Financial Services, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: timothy.neumann25@gmail.com Feb 25 2020 00:24:41 Timothy P. Neumann,
 Broege, Neumann, Fischer & Shaver, 25 Abe Voorhees Drive, Manasquan, NJ 08736
 tr +EDI: BADOBIN.COM Feb 25 2020 04:48:00 Andrea Dobin, McManimon, Scotland & Baumann, LLC,
 427 Riverview Plaza, Trenton, NJ 08611-3420
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 25 2020 00:26:08 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 25 2020 00:26:04 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518281571 EDI: DISCOVER.COM Feb 25 2020 04:48:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 518269751 EDI: DISCOVER.COM Feb 25 2020 04:48:00 Discover card, PO Box 71084,
 Charlotte, NC 28272-1084
 518281920 +EDI: IRS.COM Feb 25 2020 04:48:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 518490986 +E-mail/PDF: bankruptcy@ncfsi.com Feb 25 2020 00:34:54 New Century Financial Services, Inc.,
 110 South Jefferson Road, Suite 104, Whippany NJ 07981-1038
 518270476 +EDI: RMSC.COM Feb 25 2020 04:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518269755 E-mail/Text: bankruptcydept@wyn.com Feb 25 2020 00:26:31 Wyndham Rewards/Barclay,
 PO Box 13337, Philadelphia, PA 19101-3337

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 26, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 21

Date Rcvd: Feb 24, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2020 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
Brian E Caine on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor VW Credit Inc. dba Audi Financial Services dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for MTGLQ Investors, L.P. eholdren@hillwallack.com, jhanley@hillwallack.com/hwbknj@hillwallack.com
Kevin Gordon McDonald on behalf of Creditor MTGLQ INVESTORS, LP kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Lauren Bielskie on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov
Mark A. Roney on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for MTGLQ Investors, L.P. mroney@hillwallack.com, fmanmann@hillwallack.com
Rebecca Ann Solarz on behalf of Creditor MTGLQ INVESTORS, LP rsolarz@kmlawgroup.com
Timothy P. Neumann on behalf of Debtor Mark B. Engel timothy.neumann25@gmail.com, btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11